

Date: 28 Jun 2012

### *Did you know?*

As a member of TTC's Alpha or Omega plan you can benefit from significant discounts of up to 50% of your insurance premium.

Each year that you make no claims on your policy you will receive an additional 10% discount off your next premium up to 50%. Over time this can mean very significant savings.

However, any claim you make will mean that you will lose at least 2 years of your No Claims Bonus (NCB), even if your claim is only for a very small amount.

At TTC we want to ensure that you make the most of your NCB, so please remember, that if you have claim, it may be in your best interest to assess if you would save more by not claiming, and instead benefit from your NCB saving in future years. In 2011, the average member's discount was US\$469.76, however discounts ranged from US\$0 to US\$3804.93.

If you are unsure what is financially better for you, please contact us at [info@talent-trust.com](mailto:info@talent-trust.com), and we will be happy to help you work out what would be best for you. Please remember that you have 90 days to submit a claim, so we recommend that you take the time to look at what is best for you.

Blessings, Nathan Lyon  
TTC ... serving alongside

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